

Message from our Chestnut Glen homeowner:

“Apparently one of the big trees (pine tree?) just outside my property line in the greenbelt fell sometime ago and broke a section of my back fence. The fallen tree is quite sizable and could have caused considerable damage to my house if it had fallen onto my house but fortunately it fell to the opposite direction. The exposed roots face the back of my house thus the damage to my fence. I have had the fence repaired paid out of my own pocket.

There is another sizable/tall tree that stands right next to the spot where the fallen tree had been, which makes me feel extremely uncomfortable and vulnerable. As this tree is located in the greenbelt, can the Chestnut Glen HOA advise what I need to do to assure the personal safety of my family and to prevent potential further damage to my property?

Your advice is most appreciated.”

Chestnut Glen HOA response:

Your homeowner's insurance should pay for the damage to the fence and would have paid had the tree damaged your home. I realize that might be a small consolation for a tree damaging your home, but trees hitting houses is one of the hazards we face in our community because of the greenbelt. There are no guarantees that one might not in future, unfortunately. But, that is why we have homeowners insurance. They consider a tree hitting your house as "an act of god", which means it is a random event no one can prevent.

To figure out if there were any trees that needing cutting because they were dead, and therefore hazardous, the previous HOA board hired an arborist to inspect all of the greenbelt trees. He found a few trees as needing cutting in the greenbelt at the top of 211th, but they have already been cut. So, we know of no trees deemed hazardous there that haven't been taken care of. Because it seems like a good idea to inspect the greenbelt, the HOA is going to have an arborist examine the trees every three years to identify ones that are dangerous, and then have them cut.

HOA board hired another arborist to verify the first one's report and double-check his work. She verified trees that needed cutting, and the HOA paid to have those cut a number of months ago. One thing she did tell was that if any of us want a zero chance of trees hitting our homes, we should move, because there is no way to eliminate the chances with a greenbelt, short of cutting down all of the trees.

By federal law, we are forbidden from cutting any healthy greenbelt trees for any reason. The only time we may cut them, is if a certified arborist establishes that they are dead, diseased or dying. So, in your case we could not cut the tree just to make sure it never hit your house, if it is healthy.

So, is there anything about the tree that makes you think it might also fall? Do you want one of us to come look at it? Again, there is no way to say 100% that tree, or any other might not fall on your house in the future, but an arborist could inspect it to see if it has any issues and needs removing. The HOA's policy, as voted on by the homeowners at the last meeting (February 2011), is to have an arborist inspect any trees that homeowners believe might need removing. We can call our consulting arborist to come look at the tree, but if she finds nothing wrong with it, you will have to pay her \$250-300 per tree fee out of your own pocket. If you are looking for a guarantee of some sort about the safety of all of the trees behind your house, neither we, nor an arborist can give that to you. Even when we cut the trees, we have to replace them with new trees, so as you might imagine, we will never be free of greenbelt trees.

So, the best HOA Board can do for you is call the arborist and have her come out, if you are okay with paying her fee, as we mentioned, if the tree is healthy. Because she is in great demand, it might be a couple of weeks before she can come out though.

We hope this help answer some of your concerns, if you have any additional questions, please let us know.